

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Gavin S. Fennelly  
 Debtor

Case No. 14-12009-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Stacey  
 Form ID: 138NEW

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: May 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2019.

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| db<br>13265265<br>13343501<br>13265268<br>13265269<br>13265270 | +Gavin S. Fennelly, 3134 Gaul Street, Philadelphia, PA 19134-4447<br>+AR Resources, PO Box 1056, Blue Bell, PA 19422-0287<br>CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971<br>+Citimortgage, 1000 Technology Drive, O'Fallon, MO 63368-2240<br>+Convergent Outsourcing, Inc., PO Box 9004, Renton, WA 98057-9004<br>++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577<br>(address filed with court: Dell Preferred Account, Payment Processing Center, P.O. Box 6403, Carol Stream, IL 60197-6403) |
| 13265271   | +Gregory Javardian, Esquire, 1310 Industrial Blvd., 2nd Floor, Suite 202, Southampton, PA 18966-4030   |
| 13333137<br>13707581<br>13287204                               | +Michael Sayles, 427 W Cheltenham Ave #2, Elkins Park, PA 19027-3291<br>+MidFirst Bank, 999 NW Grand Blvd. Suite 100, Oklahoma City, OK 73118-6051<br>Palisades Acquisition IX, LLC accordingly, Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L, PO Box 40728, Houston TX 77240-0728  |
| 13265273   | Palisades Collection L, PO Box 24133, Newark, NJ 07101-4133  |
| 13286685   | +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132   |
| 13265274   | +Target National Bank, PO Box 673, Minneapolis, MN 55440-0673  |
| 13265275   | +Verizon, PO Box 8585, Philadelphia, PA 19101-8585   |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: megan.harper@phila.gov May 15 2019 08:18:54 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 15 2019 08:18:00

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 15 2019 08:18:33 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13269297 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 15 2019 08:27:23

American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941

13265266 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 15 2019 08:09:07 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281

13265267 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 15 2019 08:07:20 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083

13290979 +E-mail/Text: cio.bnmail@irs.gov May 15 2019 08:17:29 Department of Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

13265272 E-mail/Text: bankruptcypdt@mcmcg.com May 15 2019 08:18:14 Midland Credit Mgmt, PO Box 60578, Los Angeles, CA 90060-0578

13347075 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfolioconversion.com May 15 2019 08:27:38

Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

13265276 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 15 2019 08:17:14

Verizon Pennsylvania, 500 Technology Drive, Weldon Spring, MO 63304-2225

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 16, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Stacey  
Form ID: 138NEW

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Total Noticed: 24

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2019 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor MidFirst Bank agornall@kmllawgroup.com, bkgroup@kmllawgroup.com  
JILL MANUEL-COUGHLIN on behalf of Creditor CITIMORTGAGE, INC jill@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com ;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
KEVIN G. MCDONALD on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com  
MICHAEL D. SAYLES on behalf of Debtor Gavin S. Fennelly midusal@comcast.net, michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com  
THOMAS I. PULEO on behalf of Creditor MidFirst Bank tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Gavin S. Fennelly

Debtor(s)

Bankruptcy No: 14-12009-mdc

Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 5/14/19

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Form 138\_new